

FORM B1 United States Bankruptcy Court Northern District of Illinois, Western Division		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Borrego, Ramiro	Name of Joint Debtor (Spouse) (Last, First, Middle): Borrego, Maria I.	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): None	
Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 6393	Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 3071	
Street Address of Debtor (No. & Street, City, State & Zip Code): 5668 Heidi Drive Rockford, IL 61109	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 5668 Heidi Drive Rockford, IL 61109	
County of Residence or of the Principal Place of Business: Winnebago	County of Residence or of the Principal Place of Business: Winnebago	
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):	
Location of Principal Assets of Business Debtor (if different from street address above):		

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- | | |
|---|---|
| <input checked="" type="checkbox"/> Individual(s) | <input type="checkbox"/> Railroad |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Stockbroker |
| <input type="checkbox"/> Partnership | <input type="checkbox"/> Commodity Broker |
| <input type="checkbox"/> Other _____ | <input type="checkbox"/> Clearing Bank |

**Chapter or Section of Bankruptcy Code Under Which
the Petition is Filed** (Check one box)

- | | | |
|------------------------------------|-------------------------------------|--|
| <input type="checkbox"/> Chapter 7 | <input type="checkbox"/> Chapter 11 | <input checked="" type="checkbox"/> Chapter 13 |
| <input type="checkbox"/> Chapter 9 | <input type="checkbox"/> Chapter 12 | |
| <input type="checkbox"/> | | |

Nature of Debts (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Filing Fee (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only)
Must attach signed application for the court's consideration
certifying that the debtor is unable to pay fee except in installments.
Rule 1006(b). See Official Form No. 3.

Statistical/Administrative Information (Estimates only)

- ☒ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Document Page 2 of 5 Name of Debtor(s): Ramiro Borrego & Maria I. Borrego	
Location Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Where Filed: NONE		Case Number: _____ Date Filed: _____	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE		Case Number: _____ Date Filed: _____	
District: _____		Relationship: _____ Judge: _____	

<p style="text-align: center;">Signatures</p> <p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ Ramiro Borrego</u> Signature of Debtor</p> <p>X <u>/s/ Maria I. Borrego</u> Signature of Joint Debtor</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p>_____ Date</p>	<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <hr/> <p style="text-align: center;">Exhibit B</p> <p>((To be completed if debtor is an individual whose debts are primarily consumer debts))</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X <u>/s/ Richard T. Jones</u> Signature of Attorney for Debtor(s) _____ Date _____</p> <hr/> <p style="text-align: center;">Exhibit C</p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>
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<p style="text-align: center;">Signature of Attorney</p> <p>X <u>/s/ Richard T. Jones</u> Signature of Attorney for Debtor(s) <u>RICHARD T. JONES 6184629</u> Printed Name of Attorney for Debtor(s)</p> <p>_____ Firm Name <u>138 Cass Street</u> Address <u>Post Office Box 1693 Woodstock, Illinois 60098</u> <u>(815) 334-8220</u> Telephone Number _____ Date</p>	<p style="text-align: center;">Signature of Non-Attorney Petition Preparer</p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>_____ Printed Name of Bankruptcy Petition Preparer</p> <p>_____ Social Security Number (Required by 11 U.S.C. § 110(c).)</p> <p>_____ Address</p> <p>_____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X _____ Signature of Bankruptcy Petition Preparer</p> <p>_____ Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</p>
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<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	
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10 Dominion People S Plus c/o CBCS 600 North Bell Avenue Carnegie, PA 15106	American Medical Collectin Agency 2269 S. Salvator Rd #1 Elmsford, NY 10523	AT&T Wireless c/o Countrywide Reserve Systems 2304 Tarpley Road, #134 Carrollton, TX 75006-2467
AT&T Wireless Post Office Box 8220 Aurora, IL 60572-8220	ComEd 2100 Swiss Drive Oak Brook, Illinois 60523 Attn.: Revenue Management	Countrywide Home Loans c/o Codilis and Assoc. 15W030 N. Frontage Raod, #100 Burr Ridge, IL 60527
Countrywide Home Loans Post Office Box 5170 Simi Valley, CA 93062-5170 Attn: Bankruptcy Department	Direct TV c/o The CBE Group 131 Tower Park Drive, Box 900 Waterloo, IA 50704	Direct TV Post Office Box 6017 Agoura Hills, CA 91376
Duvera 1959 Palomar Oaks, #340 Carlsbad, CA 92009-1314	Elgin Emer. Room Phys. c/o IL Collection Service 3101 W. 95th Street Evergreen Park, IL 60805-2406	Fingerhut 11 McLeland Road St. Cloud, MN 56395
Fingerhut c/o Jefferson Capital System 16 McLeland Road St. Cloud, MN MN 56303	Harley Davidson Credit 4150 Technology Way Carson City, NV 89706	Harris Bank 1 East Main Street St. Charles, IL 60174-1925
HSBC Bank USA Post Office Box 98706 Las Vegas, NV 89193-8706	IL Dept. of Employment Security Benefit Payment Contorl Div. Post Office box 6996 Chicago, Illinois 60680	Midwest Emergency Assoc. c/o IL Collection Service 3101 W. 95th Street Evergeen Park, IL 60805-2406
Nicor Post Office Box 2020 Aurora, Illinois 60507-2020	Riverbend Denistry c/o Computer Credit Service 5340 N. Clark Street Chicago, IL 60640-2120	SBC c/o Encore Receivable Mgmt. 400 North Roger Road Olathe, KS 66062-1212
SBC Midwest c/o Risk Management Services 2675 Breckinridge Duluth, GA 30096	SBC/Ameritech Consumer BK Center Post Office Box 769 Arlington, Texas 76004-0769	Sprint c/o IC Sytems 444 Highway 96, East, Box 64437 St. Paul, MN 55164-0437
Sprint PCS Customer Care Post Office Box 8077 London, KY 40742	St. Anthony Medical Center 5666 E. State Street Rockford, Illinois 61108-2472	St. Anthony Medical Center c/o Rockford, Merchantile Agency Post Office Box 5847 Rockford, IL 61125-0847
St. Joseph Hospital 77 North Airlite Street Elgin, Illinois 60123	St. Joseph Hospital c/o Armor Systems Corp. 2322 N. Green Bay Road Waukegan, IL 60087-4209	St. Joseph Hospital c/o Pellettieri & Assoc./Nick Kalamotousaki 991 Oak Creek Drive Lombard, IL 60148
Toyota Motor Corporation 1111 West 22nd Street, Ste. 420 Oakbrook, Illinois 60523-7404	Women's Health/Dr. Epstein c/o American Collection Crop. 919 Estes Court Schaumburg, IL 60193-4427	

**UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Western Division**

In re Ramiro Borrego & Maria I. Borrego ,
Debtor

Case No. _____

Chapter 13

VERIFICATION OF LIST OF CREDITORS

I hereby certify under penalty of perjury that the attached List of Creditors which consists of 1 page, is true, correct and complete to the best of my knowledge.

Date _____

Signature
of Debtor

/s/ Ramiro Borrego

RAMIRO BORREGO

Date _____

Signature
of Joint Debtor

/s/ Maria I. Borrego

MARIA I. BORREGO

B203
12/94

United States Bankruptcy Court
Northern District of Illinois, Western Division

In re Ramiro Borrego & Maria I. Borrego

Case No. _____

Chapter 13

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 2,700.00

Prior to the filing of this statement I have received \$ 500.00

Balance Due \$ 2,200.00

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

Date

/s/ Richard T. Jones

Signature of Attorney

Name of law firm